



Order Filed on May 9, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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| UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY |
| Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 Attorneys for Secured Creditor: The Federal Savings Bank |
| In Re: Michael Rubel, Debtor |

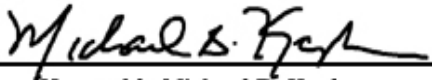
Case No.: 23-11745 MBK
Adv. No.:
Hearing Date: 5/10/2023 @10:00 a.m.

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: May 9, 2023



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtor: Michael Rubel
Case No.: 23-11745 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Federal Savings Bank, holder of a mortgage on real property located at 580 Patten Avenue Unit 52, Long Branch, NJ, 07740, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Benjamin Jamie Ginter, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim in full through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim and notice of payment changes; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Michael Rubel
Debtor

Case No. 23-11745-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 11, 2023

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | Michael Rubel, 580 Patten Ave, Unit 52, Long Branch, NJ 07740-7861 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2023 at the address(es) listed below:

| Name | Email Address |
|-----------------------|---|
| Albert Russo | docs@russotrustee.com |
| Benjamin Jamie Ginter | on behalf of Debtor Michael Rubel gintr316@aol.com |
| Denise E. Carlon | on behalf of Creditor The Federal Savings Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Marlena S. Diaz-Cobo | on behalf of Attorney Marina Bay Club Condominium Association Inc. collections@theassociationlawyers.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| William E. Craig | on behalf of Creditor American Honda Finance Corporation dba Acura Financial Services administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com |
| William H Brosha | on behalf of Attorney Marina Bay Club Condominium Association Inc. collections@theassociationlawyers.com |

TOTAL: 7